

U.S. Small Business Administration

See what our borrowers are saying about us!

Massachusetts SBA 10 Causeway Street Boston, MA 02222 617-565-5590 www.sba.gov/ localresources/district/xx

Your Small Business Resource Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the market-place and strengthen the overall U.S. economy.

SBA offers help in the following areas:

- Starting a Business
- Financing a Business
- Growing a Business
- Opportunities in Contracting
- Recovering From Disaster
- A Voice for Small Business in Government

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.

May 2010

"Very good with Southbridge Savings Bank"

- Environmental Safety Services, North Brookfield, Massachusetts

"I've received my first loan through First Trade Union Bank. So far everything has gone very smoothly. Without the loan I would not have been able to buy this very successful business."

- Memconcept, LLC, New Bedford, Massachusetts

April 2010

"The experience was simple. It was quick and Easy!"

- Innovative Cost Solutions LLC, Andover, Massachusetts

"Excellent! Thank You!"

- All Ears Hearing Center, Plymouth, Massachusetts

"So Far, this has been a relatively smooth (and painless) process with Wainwright bank and the SBA."

- Fajitas and Ritas Inc., Boston, Massachusetts

"Citizens Bank has been great to work with. Rick Morse is a true professional. My SBA assisted loan allows my business the flexibility to purchase inventory. My business is seasonal so it is important to bring in seasonal when it is hot."

- Family Fun Shappe LLC, Danvers, Massachusetts

"The local bank manager is very helpful to deal with the paper-work and guidance."

- Glimpse of Tibet, Oak Bluffs, Massachusetts

"Although confusing at first and with a formidable amount of paperwork, SBA and lending professionals were helpful and patient in guiding us through the process."

- Baker/Wohl Architects Inc., Boston, Massachusetts

March 2010

- "National Grand Bank was Great, She Expedited the paper work, and helped organize what would have been a daunting amount of paper work"
 - Living Well Affiliated Health Professionals, Salem, Massachusetts

February 2010

- "Enterprise Bank & Trust is our bank and they understand our concept, value our product, and believe in our potential. They were fantastic and supportive."
 - Live Alive LLC, Cambridge MA, Cambridge, Massachusetts

January 2010

- "I so appreciate this loan. Business is good now, but slow time exhausted my resources. Now I can look to the future with less anxiety."
 - -Design Resource, Concord, Massachusetts
- "Commerce Bank made this very easy and they were a pleasure to work with."
 - -Leisure Line, Haverhill, Massachusetts
- "Enterprise Bank was spectacular! They suggested the ARC loan to us and was the best thing. I am a small business and barely getting buy. This ARC loan helped keep me in business. It freed up money to grow our business. Thank you! The Bank and SBA are winners."
 - -Sparks Stony Brook Farm, Inc. Westford, Massachusetts
- "Thank you! The Provident Bank in Amesbury has been wonderful to work with and have been incredibly supportive to the Amesbury business community."
 - -The Riverwalk Bead Shop & Gallery, Amesbury, Massachusetts
- "With the much needed help of the SBA 504 loan program and Salem Five Bank I will be able to expand my growing business, serve more clients, help my children and create more jobs!. Thank you so much."
 - -Rockland Montessori School, Malden, Massachusetts
- "Harbor One Credit union was incredible. They helped us tremendously" -Fieldworks Ag Supplies, Inc", Westport,, Massachusetts
- "I have had the best experience with both.(SBA and lender) My lending partners have been efficient, understanding, helpful, thoughtful, and willing to ask me tough questions when needed in a manner that has been very helpful to me."
 - Mo's Fudge Factor, Somerville Massachusetts

December 2009

- "Eastern Bank was very helpful in the process. We owe them and the SBA our gratitude for this loan."
 - The Wakefield Co., Wakefield, MA

November 2009

- "The process went through smoothly thanks to Dan Trout and Community Bank of Brockton, MA."
 - Power Pros Consulting Group, Inc. South Easton, MA
- "I am very appreciative of Florence Savings Bank in giving me a chance. I really couldn't have done it without Edgardo Tarrats at SBA and my SCORE Counselors, Clark Shea and Norman LaGrosse."
 - Aging At Home, Westfield, Massachusetts
- "Community Bank was outstanding. They worked through a very difficult situation."
 - The Ockers, Brockton, Massachusetts
- "We had a great experience with Dean Bank and SBA for our loan."
 - Cosmix, Inc, Marlboro, Massachusetts
- "SBA Website was very helpful in identifying Lenders Participating with ARC Loans. A \$35,000 ARC Loan was granted through Greenfield Co-Operative Bank."
 - Choice Health Aka Douglas Investment Group, Inc. Westfield, MA

October 2009

- "My Lending Partner, Hoosac Bank helped me greatly. The were knowledgeable and took time to help me put together the correct information. During this time small business owners need SBA more than ever. It matters to all my employees."
- Bay State Hospitality Group DBA Freight Yard Pub, North Adams, Massachusetts
- "We really enjoyed working with Greenfield Co-Operative Bank"
 - -Sweethearts of the Rodeo, Inc., Greenfield, Massachusetts

September 2009

- "Process with National Grand Bank in Marblehead with Cindy Latham was great."
 - Get in Shape for Women, Salem, Massachusetts

August 2009

- "Without the SBA partnership with New Alliance Bank, I would not have been given the further working capital we need to continue strong into our second decade."
 - Collective Home Care, Inc., South Deerfield, Massachusetts
- "Very quick and efficient. Thank you!"
 - River Valley Fencing, Deerfield, Massachusetts
- "It was a pleasure working with the Community Bank and the SBA to setup the needed financing to start my own business."
 - -Safe Harbor Healthcare, LLC, Weymouth, Massachusetts
- "Wonderful experience. As a new business owner, Institution for Savings made this entire process as accommodating and helpful as possible. Thank you!"
 - -Ipswich 168, Inc., Ipswich, Massachusetts

July 2009

- "Enjoyable—we were well prepared and both the bank and your SBA agent were very helpful." -Automated Business Controls, Chelmsford, Massachusetts
- "You are the best! Thank you so much for helping my business as it probably would not have been possible without your support!"
 - The Boxcar Gallery, Hinsdale, Massachusetts
- "Excellent and fast experience with your lending partner, Citizen's Bank. Thank you, SBA!"
 - CRG Associates, Ashland, Massachusetts
- "Eastern Bank did a great job with us as always, The SBA was seamless and most appreciated"
 - Lonney & Wood, CPA's, PC, South Easton
- "Fidelity Bank of Fitchburg was great! They helped us every step of the way. Without their help we wouldn't have been able to complete the SBA process"
 - -AMS Management Solutions, Inc., Boylston, MA

June 2009

- "I was just approved for a business loan through Cape Ann Savings Bank and Bob Gillis, the commercial loan officer was amazing in helping with the process and instrumental in making it all happen. Thanks!"
 - Centraal Cycle, Beverly, Massachusetts

[&]quot;Thank you for streamlining the new SBA loan process!"